

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re:	John W. L. Ogilvie	Confirmation No.:	7599
Appl. No.:	10/645,336	Group Art Unit:	3693
Filed:	August 21, 2003	Examiner:	Patel, Jagdish
For:	Promoting Savings By Facilitating Incremental Commitments Made With Credit Card And Other Consumer-Initiated Transactions		

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

**SUBMISSION OF TERMINAL DISCLAIMER
UNDER 37 C.F.R. § 1.321(c)**

Applicant hereby submits the enclosed Terminal Disclaimer Under 37 C.F.R. § 1.321(c) for the above referenced application. Please charge Deposit Account No. 16-0605 in the amount of \$65.00 for a small entity to cover the fee for filing a Terminal Disclaimer. The Examiner is authorized to charge Deposit Account No. 16-0605 for any additional fee that may be required or credit any overpayment.

Respectfully submitted,

/Dane A. Baltich/

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TERMINAL DISCLAIMER UNDER 37 C.F.R. § 1.321(c)

The disclaimant, Vesdia Corporation, having a principal place of business at 1100 Abernathy Road, N.E., Building 500, Suite 950, Atlanta, GA 30328, verifies through its duly authorized representative that it is the owner of all right, title, and interest in the above-identified application, by Assignment filed August 11, 2004, and recorded at Reel 015008, Frame 0051.

The disclaimant hereby disclaims the terminal part of any patent granted on the above-identified application which would extend beyond the expiration date of the full statutory term of United States Patent No. 6,631,358, issued October 7, 2003, entitled *Promoting Savings by Facilitating Incremental Commitments Made with Credit Card and Other Consumer-Initiated Transactions*, which patent was assigned to the above-identified disclaimant by an Assignment filed August 11, 2004, and recorded at Reel 015008, Frame 0051.

Disclaimant further agrees that any patent so granted on the above-identified application, which is the subject of this disclaimer, shall be enforceable only for and during such period that the legal title to said patent shall be the same as the legal title to U.S. Patent No. 6,631,358, this agreement to run with any patent granted on the above-identified application and to be binding upon the grantee, its successors or assigns.

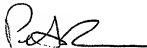
Nothing herein shall be construed as a disclaimer of any terminal part of any patent granted on the above-identified application which is prior to the expiration of the full statutory term of U.S. Patent No. 6,631,358 in the event that it later expires for failure to pay a maintenance fee, is held unenforceable, is found invalid, is statutorily disclaimed in whole or terminally disclaimed under 37 C.F.R. § 1.321(c), has all claims cancelled by a reexamination

certificate, or is otherwise terminated prior to expiration of its statutory term as presently shortened by any terminal disclaimer, except for the separation of legal title stated above.

I, Peter G. Davis, represent that I am President of Vesdia Corporation and am authorized to execute this disclaimer on behalf of Vesdia Corporation. I further declare that the evidentiary documents of ownership have been reviewed, and I certify that to the best of disclaimant's knowledge and belief, title is in the disclaimant seeking to take action.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

VESDIA CORPORATION



By: Peter G. Davis
Its: President, Vesdia Corporation

Date: 4/4/08